

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L2	61	automated same clearing same house	EPO; JPO; DERWENT	OR	ON	2006/01/09 10:23
L3	7	automated same clearing same house	EPO; JPO	OR	ON	2006/01/09 10:28
L4	183	((automated same clearing same house ) or ACH)	JPO	OR	ON	2006/01/09 10:24
L5	0	(check or verify) same (routing adj number) and database	EPO; JPO	OR	ON	2006/01/09 10:25
L7	0	705/40	EPO; JPO	OR	ON	2006/01/09 10:29
L8	0	705/75	EPO; JPO	OR	ON	2006/01/09 10:29
L9	0	705/53	EPO; JPO	OR	ON	2006/01/09 10:29
L10	0	380/24	EPO; JPO	OR	ON	2006/01/09 10:29
L11	0	380/25	EPO; JPO	OR	ON	2006/01/09 10:29
L12	0	705/1	EPO; JPO	OR	ON	2006/01/09 10:29
L13	5369	705/1	US-PGPUB ; USPAT; USOCR; EPO; JPO	OR	ON	2006/01/09 10:29
L14	163	705/77	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L15	1418	705/40	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L16	5369	705/1	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L17	443	705/75	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L18	329	705/53	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L19	2157	380/24	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:30
L20	5074	380/25	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:50
L21	12246	(verify ach).clm.	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:51

L22	52048	(verify ach correct).clm.	US-PGPUB ; USPAT; EPO; JPO	OR	ON	2006/01/09 10:51
L23	0	(verify ach correct routing number).clm.	US-PGPUB ; USPAT; EPO; JPO	AND	ON	2006/01/09 10:52
S1	21	"4985833"	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:14
S2	179	second same presentment	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:17
S3	494	automated same clearing same house	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2006/01/09 10:23
S4	5544	((automated same clearing same house ) or ACH)	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2006/01/09 10:24
S5	47	((automated same clearing same house ) or ACH )and (refund same merchant)	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:18
S6	83	"705"/\$ and (second same presentment)	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:18
S7	22	((automated same clearing same house ) or ACH )and (refund same merchant)	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:26
S8	4	((automated same clearing same house ) or ACH )and (refund same processing same fee)	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:30
S9	12	refund same processing same fee	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:33
S10	28	refund same processing same (fee or charge)	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:33
S11	18	refund same processing same ( charge)	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:35
S12	20	refund same merchant same account	USPAT; EPO; DERWENT	OR	ON	2004/02/17 11:35
S13	29111	"705"/\$	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2005/05/23 14:48

S14	108	(ip or (intellectual adj property )) same (disclosure or rights or limitations) same agreement	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:30
S15	144	(ip or (intellectual adj property )) same (disclosure or rights or limitations) same ( agreement or notice)	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:31
S16	76	"705"/\$ and ( (ip or (intellectual adj property )) same (disclosure or rights or limitations) same ( agreement or notice))	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:31
S17	17	"705"/\$ and ( (ip or (intellectual adj property )) same (disclosure or rights or limitations) same ( agreement or notice))	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:56
S18	74	"705"/\$ and ( (ip or (intellectual adj property ) or media or software ) same (disclosure or rights or limitations) same ( agreement or notice))	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:50
S19	37	"705"/\$ and ( digital same rights same ( agreement or notice))	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:42
S20	27	"705"/\$ and ( (ip or (intellectual adj property ) or media or software ) same (disclosure ) same ( agreement or notice))	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:53
S21	203	"705"/\$ and ( stefik)	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:53
S22	5	"705"/\$ and ( stefik.in.)	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:53
S23	133	"705"/\$ and ( software same lic\$ same (agreement or disclosure) )	USPAT; EPO; DERWENT	OR	ON	2004/02/12 10:57
S71	520103	check or verify same (routing adj number)	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2005/05/23 14:48
S72	284	(check or verify) same (routing adj number) and database	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2006/01/09 10:25
S73	58	( verify) same (routing adj number) and database	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2005/05/23 14:50

S74	6	paper same ( verify) same (routing adj number) and database	US-PGPUB ; USPAT; EPO; DERWENT	OR	ON	2005/05/23 14:50
S75	9	"6230148"	US-PGPUB ; USPAT; EPO	OR	ON	2005/05/24 12:52
S76	26	"5727249"	US-PGPUB ; USPAT; EPO	OR	ON	2005/05/24 12:53

## ① Search Full-Text Databases-Group 1

The standard Search strategy for this unit is below. Highlight and drag it into the box below. You Use caution to apply correct boolean w/matched parenthesis. These arguments are applied to

and ((UNCYPHER? OR UNENCYIPHER? OR UNENCIPHER? OR UNCIPHER? OR ENCYPHI  
OR DECRYPT? OR DECYPHER? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ?  
(CODE? ? OR CODING)) or (CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRA  
OR DECRYPT? OR DECIPHER? OR (SECRET OR PUBLIC OR PRIVATE)(1W)KEY? ? OR S  
(TRANSACTION? OR PROCESS???) OR CRYPT? OR SCRAMBL? OR ENCRYPT?))

and ((UNCYPHER? OR UNENCYIPHER? OR UNENCIPHER? OR UNCIPHER? OR ENCYIPHER? OR UNCRYPT?  
DECYPHER? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ? OR SECRET(1w) (CODE? ? OR CO  
(CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR DECIPH  
OR PUBLIC OR PRIVATE) (1W)KEY? ? OR SECURE(2W) (TRANSACTION? OR PROCESS???) OR CRYPT? OR  
ENCRYPT?))

**⚠** Make sure your cursor is placed fully to the left in each search box.

Search Term(s)

ACH and change and routing  
and number

and

Author

e.g. ward j? or ward, j?

Years Before and Including

All Years

Search

Clear

POWERED BY **Dialog**LOG OFFSearch  
results: **36** titlesselect  
all none

Titles on this page:

Display Checked

Display All

**Search Report**

Database Name	Database Number
ABI/INFORM	15
COMPUTER DATABASE	275
NEW PRODUCT ANNMNT	621
NEWSLETTER DB	636
TRADE&INDUSTRY	148
PROMT (90- PRESENT)	16
PROMT (1972-1989)	160

Set	Description
S1	(ACH AND change AND routing AND number) S1 and ((UNCYPHER? OR UNENCYPHER? OR UNENCIPHER? OR UNCIPHER? OR ENCYIPHER? OR UNCRYPT? OR DECRYPT? OR DECYPHER? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ? OR SECRET(1w)(CODE? ? OR CODING)) or
S2	(CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR DECIPHER? OR (SECRET OR PUBLIC OR PRIVATE)(1W)KEY? ? OR SECURE(2W)(TRANSACTION? OR PROCESS???) OR CRYPT? OR SCRAMBL? OR ENCRYPT?))
S3	RD
S4	SORT /ALL/pd,a

- 
- ☐ **1 Defining international electronic commerce** - Spring/Summer 1992 - Word Count: 12879 - ABI/INFORM®
  - ☐ **2 Banks need to beef up ACH security. (automated clearing house) (Column)** - Dec 29 - 1992 - Gale Group Trade and Industry Database™
  - ☐ **3 Automating a complex centralized cash management operation in a decentralized company** - May/Jun 1993 - Word Count: 3936 - ABI/INFORM®
  - ☐ **4 HOW TO MAKE THE RIGHT CHOICE WHEN SELECTING AN ACH PROVIDER** - Dec 10 - 1993 - Gale Group Newsletter Database™
  - ☐ **5 WILL WINDOWS REALLY CHANGE THE CASH MANAGEMENT WORLD?** - Dec 29 - 1993 - Gale Group Newsletter Database™

- ☐ 6 Reinvent accounts payable, outsourcing to bank, to gain security, cost saving - Feb 1994 - Word Count: 1798 - ABI/INFORM®
- ☐ 7 Future industry directions: the 10 hottest technologies in telecom. (includes related article summarizing opinions of 14 communications industry CEOs) (Cover Story) - May - 1994 - Gale Group Computer Database™
- ☐ 8 Struggle to stay in synch: Controlled disbursement jumps into new waters - Nov 1994 - Word Count: 3017 - ABI/INFORM®
- ☐ 9 Controlled disbursement jumps into new waters. (Cover Story) - Nov - 1994 - Gale Group Trade and Industry Database™
- ☐ 10 ELECTRONIC SHOPPING WAR HEATS UP - Nov 16 - 1994 - Gale Group Newsletter Database™
- ☐ 11 How one healthcare provider is meeting the challenges of the '90s through re-engineering - Mar/Apr 1995 - Word Count: 1954 - ABI/INFORM®
- ☐ 12 PNC BANK LAUNCHES ACH MAINTENANCE AND INQUIRY SERVICE - April 15 - 1996 - Gale Group New Product Announcements/Plus®
- ☐ 13 Electronic checks - a detailed preview. - Summer - 1996 - Gale Group Trade and Industry Database™
- ☐ 14 IS INTERNET EDI REALLY WORTH THE RISK? - Nov 1 - 1996 - Gale Group Newsletter Database™
- ☐ 15 Paying federal taxes electronically - Jan/Feb 1997 - Word Count: 1786 - ABI/INFORM®
- ☐ 16 No technology plan? You're not alone - Nov/Dec 1997 - Word Count: 2292 - ABI/INFORM®
- ☐ 17 No technology plan? You're not alone. (Credit Union Executive's 1997 Remote Banking and Technology Survey Report) - Nov-Dec - 1997 - Gale Group Trade and Industry Database™
- ☐ 18 Penned Checks Make A Tempting EFT Target. - March 26 - 1999 - Gale Group Newsletter Database™
- ☐ 19 When a check is not a check - Jul 1999 - Word Count: 2412 - ABI/INFORM®
- ☐ 20 When a Check Is Not a Check.(converting checks into automated clearing house transactions) - July - 1999 - Gale Group Trade and Industry Database™

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Display more titles: 1-20 21-36

select  
all none

Titles on this page:

☐ Display Checked

☐ Display All

To display full records, click a title or use the checkboxes and display buttons

## ② Search Full-Text Databases-Group 2

The standard Search strategy for this unit is below. Highlight and drag it into the box below. Use caution to apply correct boolean w/matched parenthesis. These arguments are applied to

and ((UNCYPHER? OR UNENCYIPHER? OR UNENCIPHER? OR UNCIPHER? OR ENCYIPHER? OR UNCRYPT? OR DECRYPT? OR DECYPHER? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ? (CODE? ? OR CODING)) or (CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRA OR DECRYPT? OR DECIPHER? OR (SECRET OR PUBLIC OR PRIVATE)(1W)KEY? ? OR S (TRANSACT? OR PROCESS???) OR CRYPT? OR SCRAMBL? OR ENCRYPT?))

and ((UNCYPHER? OR UNENCYIPHER? OR UNENCIPHER? OR UNCIPHER? OR ENCYIPHER? OR UNCRYPT? OR DECRYPT? OR DECYPHER? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ? OR SECRET(1w) (CODE? ? OR CO (CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR DECIPH OR PUBLIC OR PRIVATE) (1W)KEY? ? OR SECURE(2W) (TRANSACT? OR PROCESS???) OR CRYPT? OR ENCRYPT?))

⚠ Make sure your cursor is placed fully to the left in each search box.

Search Term(s)

ACH AND change AND routing  
AND number

and

Author

e.g. ward j? or ward, j?

Years Before and Including

All Years

Search

Clear



POWERED BY **Dialog**[LOG OFF](#)Search  
results: 5 titlesselect  
all none

Titles on this page:

[Display Checked](#)[Display All](#)

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**Search Report****Database Name   Database Number**

AMERICAN	625
BANKER	
BOND BUYER	626
BUSINESS &	9
INDUS	
BUSINESS	610
WIRE	
BUSINESS	810
WIRE	
DIALOG FIN &	267
BANK	
KR/T BUS	608
NEWS	
MATHSCI	239
MCGRAW-HILL	624
PUBS	
PR NEWSWIRE	613
PR NEWSWIRE	813
SAN JOSE	634
MERCURY	
GLOBAL	20
REPORTER	
FT	
INFORMATION	476
LTD	

**Set****Description**

S1

(ACH AND change AND routing AND number)

S2

S1 and ((UNCYPHER? OR UNENCYIPHER? OR  
 UNENCIPHER? OR UNCIPHER? OR ENCYPHER?  
 OR UNCRYPT? OR DECRYPT? OR DECYPHER? OR  
 UNENCOD? OR ENCIPHER? OR KEY? ?(1W)  
 PAIR? ? OR SECRET(1w)(CODE? ? OR CODING)) or  
 (CYPHER? OR UNENCRYPT? OR DESCramBL?  
 OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR  
 DECIPHER? OR (SECRET OR PUBLIC OR  
 PRIVATE)(1W)KEY? ? OR SECURE(2W)  
 (TRANSACTION? OR PROCESS???) OR CRYPT? OR